

## ABSTRACT OF THE INVENTION

Making a fee in a financial institution burdensome to a consumer returnable to a consumer by way of a partner providing an advertisement

A proxy fee settlement system to solve the problem includes an advertisement distribution/proxy settlement contract management server for managing an advertisement distribution/proxy settlement contract signed by a financial institution and a partner, a net banking site/automatic teller machine management server for managing online services for the net banking site or automatic teller machine at the financial institution or service agent, a proxy settlement determination management server for determining a proxy settlement with a customer at the partner distributing an advertisement, and an account management server for charging a fee for a financial procedure to the partner's account.